

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

DAVID JOSEPH GASS & HELEN LOUISE GASS

CASE NO. 13-70381-HDH-13

AKA1:  
DBA1:  
SS#1: xxx-xx- 1663

AKA2:  
DBA2:  
SS#2: xxx-xx- 7028

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**REPORT OF 341 MEETING**

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I. 341 MEETING REPORT:

A. Orig. Date: 11/14/2013 Orig. Time: 12:00 PM Reset Date: Reset Time:  
B. Meeting Results: Adjourned  
C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared  
D. Attorney for Debtor(s): Appeared  
E. Creditor Appearance: none  
F. Amount Paid to the Trustee as of 11/14/2013 \$827.97 First Payment Due Date: 11/15/2013  
G. File Trustee's Motion to Dismiss because  
H. B22C Information: B22C Form is: Complete  
Budgeted Income: \$5,596.09 Expense: \$4,676.09 Surplus: \$920.00  
Plan Payment: \$920.00 Monthly Plan Term(Months): 60  
I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00  
Objection to Exemption of: 100% FMV on Schedule C instead of \$ amount  
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:  
Object to Invoke Stay Pleading  
Case Converted from Chapter 7, Bar Date Set: 2/12/2014 Date Converted from Chapter 7:  
J. Required Information: 2012 tax return, DSO affidavit  
K. Business Information:  
L. Object to Confirmation: Yes

Feasibility due to IRS claim-need base increase of \$15,388 for a total base of \$70,588-can wait for TRCC since IRS claim has unassessed liability  
Excessive expenses in Schedule J: \$597 utilities-in 2 households-no objection  
\$241 cable-2 households, no objection  
\$250 phone-2 households-no objection  
\$100 health insurance-vision & dental policy-no objection  
\$417 medical-Do spend that much-no objection  
\$480 apartment-Are they living separately? Yes-no objection  
Tax affidavit has both boxes checked, IRS claim has unassessed for 2009-12-Have all returns been filed? Not yet

M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared

N. Eligibility:

Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2  
Credit Counseling Provider Approved: Yes  
Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00

Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: 1st pmt \$920 due 15th, has it been sent? Sending today  
Ww de1  
confirmation hearing 12/18/13  
Owe Ferguson \$200-will add  
Owe Atty in NY \$500-will add

Walter O'Cheskey

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

Dated: 11/14/2013

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Angela Gonzales

Case Number:	13-70381
Debtor:	GASS
Attorney:	MJW
Presiding Officer:	Angela
Calculation Date:	11/14/2013 10:52

Domestic Support <b>Input name from Plan</b>	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
CITIFINANCIAL	\$6,000.00	8.00%	60	\$121.66	\$7,299.50
IOWA PARK ISD	\$11,871.99	12.00%	60	\$264.09	\$15,845.15
WICHITA COUNTY	\$2,960.38	12.00%	60	\$65.85	\$3,951.12
SANTANDER	\$11,374.00	5.00%	60	\$214.64	\$12,878.48
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
IRS	\$20,275.75		60	\$337.93	\$20,275.75
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees <b>Paid Through the Plan</b>	\$3,196.00			\$3,196.00
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Noticing Fees	\$92.16			\$92.16
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Clerk Filing Fees				\$0.00
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Hardacre Minimum	\$0.00	<div style="display: flex; align-items: center; justify-content: center;"> <div style="border-left: 1px solid black; padding-left: 10px; margin-right: 10px;"> <div style="text-align: right;">&lt;-----</div> <div style="text-align: left;">Greater Of -----&gt;</div> <div style="text-align: left;">&lt;-----</div> </div> </div>	
Chapter 7 Minimum (Gross)			
Less Trustee Fees	\$0.00		
Less Attorney Fees	\$3,196.00		
Less Noticing Fees	\$92.16		\$0.00
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$20,275.75		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00		

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$17,857.00
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$70,587.73
Debtor Plan Base (Monthly Payment X Term)	\$55,200.00
Surplus (Debtor Plan Base - Calculated Base)	-\$15,387.73

Comments:

<b>Case Number:</b>	<b>0</b>
<b>Debtor:</b>	<b>0</b>
<b>Attorney:</b>	<b>0</b>
<b>Presiding Officer:</b>	<b>0</b>
<b>Calculation Date:</b>	<b>11/14/2013 10:52</b>

<b>Schedule I Gross Income</b>		
<b>Less Line 57 B22C</b>		<b>\$0.00</b>
<b>Adjustments (Enter as positive to add, negative to subtract)</b>		
<b>Month Disposable Income Available</b>		<b>\$0.00</b>
<b>Multiplier</b>		<b>1</b>
<b>Minimum to Unsecureds</b>		<b>\$0.00</b>

**Comments:**